

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Re: Philip A Brown
Nancy Lee Brown

Case No.: 1-19-05295 HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name: Adams County National Bank
Court Claim Number: 06
Last Four of Loan Number: 7519
Property Address if applicable: 75 Bair Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$14,312.94
b.	Prepetition arrearages paid by the trustee:	\$14,312.94
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$2,850.44
f.	Postpetition arrearage paid by the trustee:	\$2,850.44
g.	Total b, d, and f:	\$17,163.38

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 31, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Philip A Brown
Nancy Lee Brown

Case No.: 1-19-05295 HWV

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on October 31, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Gary J. Imblum, Esquire
4615 Derry St
Harrisburg PA 17111

Served by First Class Mail

Adams County National Bank
c/o Edward G. Puhl, Esq.
220 Baltimore St.
Gettysburg PA 17325

Philip A Brown
Nancy Lee Brown
75 Bair Rd
Abbottstown PA 17301

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 31, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 19-05295

PHILIP A BROWN

ACNB BANK
PO BOX 3129

GETTYSBURG, PA 17325-

Acct No: 7519/POST ARREARS/75 BAIR

Sequence: 24

Modify:

Filed Date: 1/24/2020 12:00:00AM

Hold Code:

Amt Sched:	\$0.00	Debt:	\$2,850.44	Interest Paid:	\$0.00				
Amt Due:	\$0.00	Paid:	\$2,850.44	Accrued Int:	\$0.00				
Claim	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
5210 ACNB BANK									
521-0	ACNB BANK		06/18/2024	2036985	\$44.78	\$0.00	\$44.78	06/27/2024	
521-0	ACNB BANK		05/22/2024	2036006	\$87.85	\$0.00	\$87.85	05/30/2024	
521-0	ACNB BANK		04/17/2024	2035010	\$87.86	\$0.00	\$87.86	04/25/2024	
521-0	ACNB BANK		03/14/2024	2034059	\$87.85	\$0.00	\$87.85	03/21/2024	
521-0	ACNB BANK		02/14/2024	2033102	\$87.86	\$0.00	\$87.86	02/21/2024	
521-0	ACNB BANK		01/12/2024	2032220	\$87.85	\$0.00	\$87.85	01/19/2024	
521-0	ACNB BANK		12/19/2023	2031264	\$87.86	\$0.00	\$87.86	12/22/2023	
521-0	ACNB BANK		11/15/2023	2030333	\$87.85	\$0.00	\$87.85	11/22/2023	
521-0	ACNB BANK		10/18/2023	2029375	\$87.85	\$0.00	\$87.85	10/25/2023	
521-0	ACNB BANK		09/19/2023	2028349	\$92.44	\$0.00	\$92.44	09/22/2023	
521-0	ACNB BANK		08/09/2023	2027347	\$92.44	\$0.00	\$92.44	08/22/2023	
521-0	ACNB BANK		07/11/2023	2026421	\$92.44	\$0.00	\$92.44	08/16/2023	
521-0	ACNB BANK		06/13/2023	2025508	\$92.44	\$0.00	\$92.44	06/22/2023	
521-0	ACNB BANK		05/16/2023	2024519	\$88.81	\$0.00	\$88.81	05/23/2023	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descr</u>	
521-0	ACNB BANK		04/18/2023	2023468	\$88.80	\$0.00	\$88.80	04/25/2023
521-0	ACNB BANK		03/15/2023	2022493	\$88.82	\$0.00	\$88.82	03/22/2023
521-0	ACNB BANK		02/15/2023	2021474	\$88.80	\$0.00	\$88.80	02/23/2023
521-0	ACNB BANK		01/18/2023	2020471	\$88.82	\$0.00	\$88.82	01/30/2023
521-0	ACNB BANK		12/13/2022	2019505	\$88.80	\$0.00	\$88.80	01/06/2023
521-0	ACNB BANK		11/16/2022	2018527	\$88.81	\$0.00	\$88.81	12/08/2022
521-0	ACNB BANK		10/18/2022	2017458	\$88.81	\$0.00	\$88.81	10/26/2022
521-0	ACNB BANK		09/13/2022	2016447	\$93.68	\$0.00	\$93.68	09/20/2022
521-0	ACNB BANK		08/17/2022	2015362	\$93.68	\$0.00	\$93.68	08/24/2022
521-0	ACNB BANK		07/13/2022	2014345	\$87.19	\$0.00	\$87.19	07/20/2022
521-0	ACNB BANK		06/14/2022	2013388	\$87.19	\$0.00	\$87.19	06/22/2022
521-0	ACNB BANK		05/17/2022	2012297	\$32.73	\$0.00	\$32.73	05/24/2022
521-0	ACNB BANK		01/19/2022	2008264	\$87.18	\$0.00	\$87.18	01/26/2022
521-0	ACNB BANK		12/15/2021	2007242	\$87.19	\$0.00	\$87.19	12/28/2021
521-0	ACNB BANK		11/16/2021	2006226	\$87.19	\$0.00	\$87.19	11/30/2021
521-0	ACNB BANK		10/14/2021	2005161	\$89.77	\$0.00	\$89.77	10/26/2021
521-0	ACNB BANK		09/14/2021	2004184	\$89.76	\$0.00	\$89.76	09/22/2021
521-0	ACNB BANK		08/18/2021	2003096	\$89.76	\$0.00	\$89.76	08/24/2021
521-0	ACNB BANK		07/14/2021	2002084	\$97.28	\$0.00	\$97.28	07/22/2021
Sub-totals:						\$2,850.44	\$0.00	\$2,850.44
Grand Total:						\$2,850.44	\$0.00	

Disbursements for Claim

Case: 19-05295

PHILIP A BROWN

ACNB BANK
PO BOX 3129

GETTYSBURG, PA 17325-

Acct No: 7519/PRE ARREARS/75 BAIR I

Sequence: 24

Modify:

Filed Date: 1/24/2020 12:00:00AM

Hold Code:

Amt Sched:	\$192,727.39	Debt:	\$14,312.94	Interest Paid:	\$0.00				
Amt Due:	\$0.00	Paid:	\$14,312.94	Accrued Int:	\$0.00				
Claim	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
5200 ACNB BANK									
520-0	ACNB BANK		06/18/2024	2036985	\$224.83	\$0.00	\$224.83	06/27/2024	
520-0	ACNB BANK		05/22/2024	2036006	\$441.15	\$0.00	\$441.15	05/30/2024	
520-0	ACNB BANK		04/17/2024	2035010	\$441.14	\$0.00	\$441.14	04/25/2024	
520-0	ACNB BANK		03/14/2024	2034059	\$441.15	\$0.00	\$441.15	03/21/2024	
520-0	ACNB BANK		02/14/2024	2033102	\$441.14	\$0.00	\$441.14	02/21/2024	
520-0	ACNB BANK		01/12/2024	2032220	\$441.15	\$0.00	\$441.15	01/19/2024	
520-0	ACNB BANK		12/19/2023	2031264	\$441.14	\$0.00	\$441.14	12/22/2023	
520-0	ACNB BANK		11/15/2023	2030333	\$441.15	\$0.00	\$441.15	11/22/2023	
520-0	ACNB BANK		10/18/2023	2029375	\$441.15	\$0.00	\$441.15	10/25/2023	
520-0	ACNB BANK		09/19/2023	2028349	\$464.16	\$0.00	\$464.16	09/22/2023	
520-0	ACNB BANK		08/09/2023	2027347	\$464.16	\$0.00	\$464.16	08/22/2023	
520-0	ACNB BANK		07/11/2023	2026421	\$464.16	\$0.00	\$464.16	08/16/2023	
520-0	ACNB BANK		06/13/2023	2025508	\$464.16	\$0.00	\$464.16	06/22/2023	
520-0	ACNB BANK		05/16/2023	2024519	\$445.94	\$0.00	\$445.94	05/23/2023	

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
520-0	ACNB BANK		04/18/2023	2023468	\$445.95	\$0.00	\$445.95	04/25/2023
520-0	ACNB BANK		03/15/2023	2022493	\$445.93	\$0.00	\$445.93	03/22/2023
520-0	ACNB BANK		02/15/2023	2021474	\$445.95	\$0.00	\$445.95	02/23/2023
520-0	ACNB BANK		01/18/2023	2020471	\$445.93	\$0.00	\$445.93	01/30/2023
520-0	ACNB BANK		12/13/2022	2019505	\$445.95	\$0.00	\$445.95	01/06/2023
520-0	ACNB BANK		11/16/2022	2018527	\$445.94	\$0.00	\$445.94	12/08/2022
520-0	ACNB BANK		10/18/2022	2017458	\$445.94	\$0.00	\$445.94	10/26/2022
520-0	ACNB BANK		09/13/2022	2016447	\$470.40	\$0.00	\$470.40	09/20/2022
520-0	ACNB BANK		08/17/2022	2015362	\$470.40	\$0.00	\$470.40	08/24/2022
520-0	ACNB BANK		07/13/2022	2014345	\$437.79	\$0.00	\$437.79	07/20/2022
520-0	ACNB BANK		06/14/2022	2013388	\$437.79	\$0.00	\$437.79	06/22/2022
520-0	ACNB BANK		05/17/2022	2012297	\$164.33	\$0.00	\$164.33	05/24/2022
520-0	ACNB BANK		01/19/2022	2008264	\$437.80	\$0.00	\$437.80	01/26/2022
520-0	ACNB BANK		12/15/2021	2007242	\$437.79	\$0.00	\$437.79	12/28/2021
520-0	ACNB BANK		11/16/2021	2006226	\$437.79	\$0.00	\$437.79	11/30/2021
520-0	ACNB BANK		10/14/2021	2005161	\$450.73	\$0.00	\$450.73	10/26/2021
520-0	ACNB BANK		09/14/2021	2004184	\$450.74	\$0.00	\$450.74	09/22/2021
520-0	ACNB BANK		08/18/2021	2003096	\$450.74	\$0.00	\$450.74	08/24/2021
520-0	ACNB BANK		07/14/2021	2002084	\$450.73	\$0.00	\$450.73	07/22/2021
520-0	ACNB BANK		06/16/2021	2001103	\$37.74	\$0.00	\$37.74	06/22/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
					Sub-totals: \$14,312.94	\$0.00	\$14,312.94	
					Grand Total: \$14,312.94	\$0.00		